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CLIENT REF: Kight + Ebill-B

### CLAIMS

I/we claim:

- 1 1. A method for billing and payment, comprising:
  - 2 transmitting, to a plurality of payors, bill information representing a plurality of bills
  - 3 from a plurality of billers to the plurality of payors, including first information representing a
  - 4 first of the plurality of bills of a first of the plurality of billers for a first of the plurality of
  - 5 payors;
  - 6 receiving a payment instruction from the first payor to pay the first bill based on the
  - 7 transmitted first information;
  - 8 determining a risk associated with payment of the first bill;
  - 9 selecting a debit type based upon the determined risk; and
  - 10 initiating a payment of the first bill to the first biller based on the received payment
  - 11 instruction and the selected debit type.
- 1 2. The method recited in claim 1, wherein:
  - 2 the debit type is selected from a group including (i) debiting a deposit account
  - 3 associated with the first payor and (ii) debiting a deposit account associated with a service
  - 4 provider.
- 1 3. The method recited in claim 2, wherein:
  - 2 if the debiting of the deposit account associated with the first payor is selected, the
  - 3 payment is initiated by one of (i) directing an ACH crediting to a deposit account associated
  - 4 with the first biller of ACH debited funds from the deposit account associated with the first

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payor, and (ii) directing preparation of a negotiable instrument payable to the first biller drawn on the deposit account associated with the first payor; and

if the debiting of the deposit account associated with the service provider is selected, the payment is initiated by one of (i) directing an ACH crediting to the deposit account associated with the first biller of ACH debited funds from the deposit account associated with the service provider, (ii) directing another type of RPS crediting to the deposit account associated with the first biller of debited funds from the deposit account associated with the service provider and (iii) directing preparation of a negotiable instrument payable to the first biller drawn on the deposit account associated with the service provider.

4. The method recited in claim 3, further comprising:

directing the ACH crediting to the deposit account associated with the service provider of other ACH debited funds from the deposit account associated with the first payor, if the debiting of the deposit account associated with the service provider is selected.

5. The method recited in claim 1, wherein:

the received payment instruction has an associated payment amount; and  
the risk is determined based on a relationship between the payment amount and a payment amount threshold associated with all of the plurality of payors.

6. The method recited in claim 1, wherein:

the received payment instruction has an associated payment amount; and

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7 the risk is determined based on a relationship between the payment amount and a  
8 payment amount threshold associated with one of the first payor and the first biller.

1 7. The method recited in claim 1, wherein:

2 the received payment instruction has an associated payment amount;  
3 the payment of the first bill is directed to be made within a time period; and  
4 the risk is determined based on a relationship between the payment amount plus a  
5 sum of other payment amounts associated with other payment instructions which have  
6 been received from the first payor for payments within the time period and a payment  
7 amount threshold.

1 8. An integrated billing and payment system, comprising:

2 a memory configured to store bill information representing a plurality of bills from a  
3 plurality of billers to a plurality of payors, including first information representing a first of  
4 the plurality of bills of a first of the plurality of billers for a first of the plurality of payors; and  
5 a processor configured to direct transmission of the stored first information to the  
6 first payor, to receive a payment instruction from the first payor to pay the first bill based on  
7 the transmitted first information, to determine a risk associated with payment of the first bill,  
8 to select a debit type based upon the determined risk, and to initiate a payment of the first  
9 bill to the first biller based on the received payment instruction and the selected debit type.

1 9. The system recited in claim 8, wherein:

2 the processor is further configured to select the debit type from a group including (i)

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3 debiting a deposit account associated with the first payor and (ii) debiting a deposit account  
4 associated with a service provider.

1 10. The system recited in claim 9, wherein:

2 if the debiting of the deposit account associated with the first payor is selected, the  
3 processor is further configured to initiate the payment by one of (i) directing an ACH  
4 crediting to a deposit account associated with the first biller of ACH debited funds from the  
5 deposit account associated with the first payor, and (ii) directing preparation of a negotiable  
6 instrument payable to the first biller drawn on the deposit account associated with the first  
7 payor; and

8 if the debiting of the deposit account associated with the service provider is  
9 selected, the processor is further configured to initiate the payment by one of (i) directing  
10 an ACH crediting to the deposit account associated with the first biller of ACH debited  
11 funds from the deposit account associated with the service provider, (ii) directing another  
12 type of crediting to the deposit account associated with the first biller of debited funds from  
13 the deposit account associated with the service provider, and (iii) directing preparation of a  
14 negotiable instrument payable to the first biller drawn on the deposit account associated  
15 with the service provider.

1 11. The system recited in claim 10, wherein:

2 the processor is further configured to direct an ACH crediting to the deposit account  
3 associated with the service provider of other ACH debited funds from the deposit account  
4 associated with the first payor, if the debiting of the deposit account associated with the

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5 service provider is selected.

1 12. The system recited in claim 8, wherein:

2 the memory is further configured to store a single payment amount threshold  
3 associated with all of the plurality of payors;

4 the received payment instruction has an associated payment amount; and

5 the processor is further configured to determine the risk based on a relationship  
6 between the payment amount associated with the received payment instruction and the  
7 stored single payment amount threshold.

1 13. The system recited in claim 8, wherein:

2 the memory is further configured to store a respective payment amount threshold  
3 associated with one of (i) each of the plurality of payors and (ii) each of the plurality of  
4 billers;

5 the received payment instruction has an associated payment amount; and

6 the processor is further configured to determine the risk based on a relationship  
7 between the payment amount and the stored respective payment amount threshold  
8 associated with one of the first payor and the first biller.

1 14. The system recited in claim 8, wherein:

2 the memory is further configured to store a payment amount threshold;

3 the received payment instruction has an associated payment amount and an  
4 associated time for payment which is within a time period; and

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the processor is further configured to compute a sum of the payment amount associated with the received payment instruction and other payment amounts associated with other received payment instructions for other payments within the time period, and to determine the risk based on a relationship between the computed sum and the stored payment amount threshold.

15. An integrated billing and payment network, comprising:

a communications network;  
a first station, associated with a service provider, configured to transmit to a plurality of payors via the communications network, bill information representing a plurality of bills of a plurality of billers for the plurality of payors, including first information representing a first of the plurality of bills of a first of the plurality of billers for a first of the plurality of payors;  
and

a second station, associated with the first payor, configured to receive the transmitted first information via the communications network, to present the represented first bill to the first payor based on the received first information, and to transmit, via the communications network, a first payment instruction to pay the presented first bill;

wherein the first station is further configured to receive the first payment instruction via the communications network, to determine a risk associated with payment of the first bill, to select a debit type based on the determined risk, and to initiate payment of the first bill to the first biller based on the received payment instruction and the selected debit type.

16. The network recited in claim 15, wherein:

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the first station is further configured to select the debit type from a group including (i) debiting a deposit account associated with the first payor (ii) debiting a deposit account associated with the service provider.

17. The network recited in claim 16, wherein:

if the debiting of the deposit account associated with the first payor is selected, the first station is further configured to initiate the payment by one of (i) directing an ACH crediting to a deposit account associated with the first biller of ACH debited funds from the deposit account associated with the first payor, and (ii) directing preparation of a negotiable instrument payable to the first biller drawn on the deposit account associated with the first payor; and

if the debiting of the deposit account associated with the service provider is selected, the first station is further configured to direct the payment by one of (i) directing an ACH crediting to the deposit account associated with the first biller of ACH debited funds from the deposit account associated with the service provider, (ii) directing an RPS crediting to the deposit account associated with the first biller of debited funds from the deposit account associated with the service provider, and (iii) directing preparation of a negotiable instrument payable to the first biller drawn on the deposit account associated with the service provider.

18. The network recited in claim 17, wherein:

the first station is further configured to direct an ACH crediting to the deposit account associated with the service provider of other ACH debited funds from the deposit account

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4 associated with the first payor, if the debiting of the deposit account associated with the  
5 service provider is selected.

1 19. The network recited in claim 15, wherein:

2 the received payment instruction has an associated payment amount; and  
3 the first station is further configured to determine the risk based on a relationship  
4 between the payment amount and a payment amount threshold.

1 20. The network recited in claim 15, wherein:

2 the received payment instruction has an associated payment amount and an  
3 associated time for payment which is within a time period; and  
4 the first station is further configured to compute a sum of the payment amount and  
5 other payment amounts associated with other received payment instructions for other  
6 payments within the time period, and to determine the risk based on a relationship between  
7 the computed sum and a payment amount threshold.

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